

Pre-Flight Worksheet

Pencil in your numbers before you open the calculator. One page. One product or service.

DATE	PREPARED BY	PRODUCT / SERVICE
_____	_____	_____

Fill this out for **one** product or service at a time. Variable labels in green (V, D, O, P, etc.) map directly to the Quick Math formulas at the bottom of the page. When you're done, transcribe the boxed totals into the calculator's six input cards in order.

1 Product / Service Identity — what you're pricing, how many, how long

Category: _____ (Product · Service · Subscription · Consulting) Unit of Measure: _____ (each / hour / project / visit)
 Expected Volume / month: _____ **V** Hours per Unit: _____ **H** hrs

2 Market Intelligence — survey 3–5 competitors before filling this in

Low-End \$: \$ _____ **L** Mid-Market \$: \$ _____ **M** High-End \$: \$ _____ **Hi**
 Your competitive position: Custom \$: \$ _____ **Pc** Sales tax %: _____ % **T**
☐ Budget ☐ Mid-Market ☐ Premium ☐ Custom

3 Direct / Variable Costs

per unit · materials, supplies, merchant fees

_____	\$
_____	\$
_____	\$
_____	\$
_____	\$
_____	\$
Total Direct / Unit: D _____ \$	

4 Overhead Allocation

per unit · monthly fixed cost ÷ volume *V*

_____	\$
_____	\$
_____	\$
_____	\$
_____	\$
_____	\$
Total Overhead / Unit: O _____ \$	

5 Labor Cost

wages + burden (×1.25–1.35)

Hourly cost **LR** Hrs/unit **LH** Labor/unit **LC**
 \$ _____ \$ _____
 $LC = LR \times LH$

6 Profit Target

SMB 10–25% · Premium 25–50% · SaaS 40–80%

Desired Net Profit Margin: _____ % **g**
 Move the slider in Card 6 to this value once you open the calculator.

QUICK MATH — WORK IT THROUGH BY HAND TO SANITY-CHECK THE CALCULATOR

C =	$D + O + LC =$ _____ total cost / unit	MVP =	$C \div (1 - g) =$ _____ min viable price
P =	$L, M, Hi, \text{ or } Pc =$ _____ selected price	R =	$P \div (1 + T) =$ _____ revenue / unit (pre-tax)
GM =	$R - D - LC =$ _____ gross margin \$ / unit	NM =	$R - C =$ _____ net margin \$ / unit
NM% =	$NM \div R \times 100 =$ _____ net margin %	BE =	$(O \times V) \div GM =$ _____ break-even volume
CMR =	$GM \div R \times 100 =$ _____ contribution margin ratio %	\$/mo =	$NM \times V =$ _____ monthly net profit

Sanity check: If $MVP > Hi$, your costs are too high for this market — reduce or exit. If $MVP < L$, you're under-priced — move up. If MVP is between L and Hi, you have a real price decision to make.